

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No. .... 10/085,497  
Filing Date ..... February 26, 2002  
Inventors ..... Tschiegg et al.  
Group Art Unit ..... 2169  
Confirmation No. .... 8699  
Examiner ..... Robinson, Greta Lee  
Attorney's Docket No. .... FS1-0003US  
Title: RISK MANAGEMENT INFORMATION INTERFACE SYSTEM AND ASSOCIATED  
METHODS

**RESPONSE TO FINAL OFFICE ACTION DATED OCTOBER 27, 2008**

To: Commissioner for Patents and Trademarks  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: Tim R. Wyckoff (206.315.4001)  
**Customer No. 29150**  
Lee & Hayes PLLC  
601 W. Riverside Ave, Suite 1400  
Spokane, WA 99201

Sir:

This communication is responsive to the Office Action dated October 27, 2008, for which a three-month shortened statutory period for response is set for January 27, 2009. Please amend the above-captioned application as follows.

Fees will be paid by credit card through the EFS Web; however the Commissioner is hereby authorized to charge any deficiency of fees and credit any overpayments to Deposit Account Number 12-0769.

**INTRODUCTORY COMMENTS**

**Listing of the Claims** begins on page 3 of this paper.

**Remarks** begin on page 13 of this paper.